

Challenges At-A-Glance

Basis of Challenge

There are two types of challenges a school may submit once the draft cohort default rate data are released:

- ◆ a draft data challenge;
- AND
- ◆ a participation rate index challenge.

Eligibility to File a Challenge

ALL schools that receive draft cohort default rate data are eligible to submit a draft data challenge and/or a participation rate index challenge.



If a school is submitting a challenge, it should consult the Department's regulations at www.ifap.ed.gov and read the sections within this Guide entitled "Draft Data Challenge" and "Participation Rate Index Challenge" beginning on pages 75 and 101, respectively.

Timing to Submit a Challenge

Timing is critical for all challenges. A school's receipt of its hardcopy draft cohort default rate data triggers regulatory deadlines. If a school misses the established deadlines, the school's challenge will NOT be reviewed.

The deadlines for draft challenges are all based on calendar days. Calendar days include federal business days, federal holidays, and weekends.

Q . How does the Department know when the time frame to submit a challenge has begun?

A . The Department tracks the receipt of the hardcopy draft cohort default rate data and uses this information to determine the time frames for schools to challenge.

When a number of days is given (for example, “within 45 calendar days”), it means the information must be SENT to the Department within the stated time period. If the submission due date falls on a weekend or a federal holiday, a school may send the information no later than the next federal business day.



Please note that the Department accepts deliveries from commercial couriers and/or hand deliveries Monday through Friday, 7:30 a.m. to 5:00 p.m. (Eastern Time).

Proof of Delivery

The Department recommends that a school send all challenge correspondence return receipt requested or via commercial overnight mail/courier delivery. This will be useful to a school if it is asked to authenticate the timeliness of its challenge. A school should maintain documentation verifying receipt of all challenge related material.

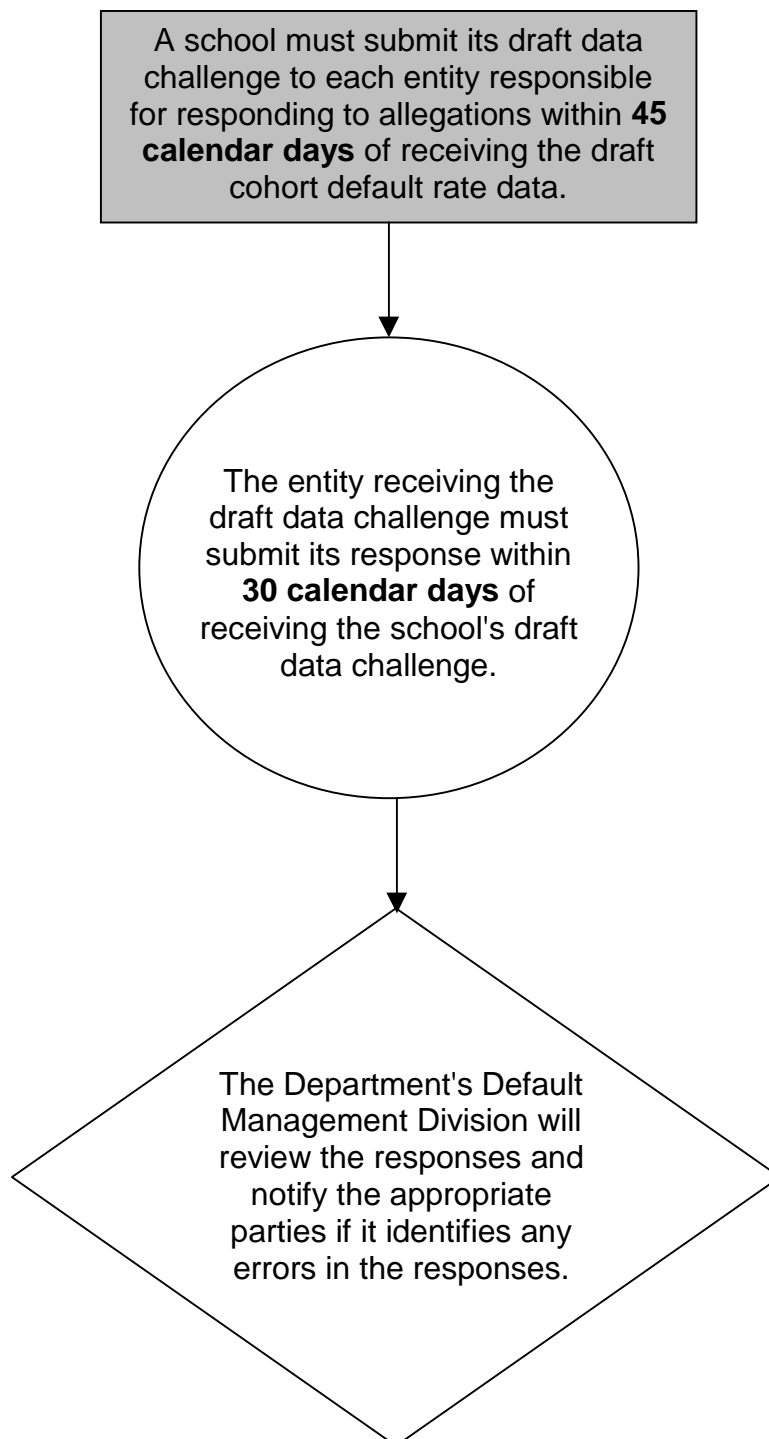


The Department will NOT accept any challenge correspondence by facsimile (fax) or e-mail.

Copies

The Department recommends that a school retain copies and delivery receipts for all challenge documents.

Draft Data Challenge Time Frames



Blue Box = Time frames for schools

White Oval = Time frames for guaranty agencies/Direct Loan servicer

White Diamond = Department's action

Participation Rate Index Challenge Time Frames

